

Decoding Gender Indicators for Women-Centric Solutions



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Objectives



01 Introduce global gender gap indices

02 To assess the Global Gender Gap Index – methodology, indicators, and limitations

03 Interpret insights for India – gaps, trends, and opportunities

04 Assess sectoral status of women– Health, Education, Financial and Digital Inclusion, Entrepreneurship

05 Identify opportunities for startups to bridge gaps and empower women

06 Recommend actionable pathways

SETTING THE CONTEXT



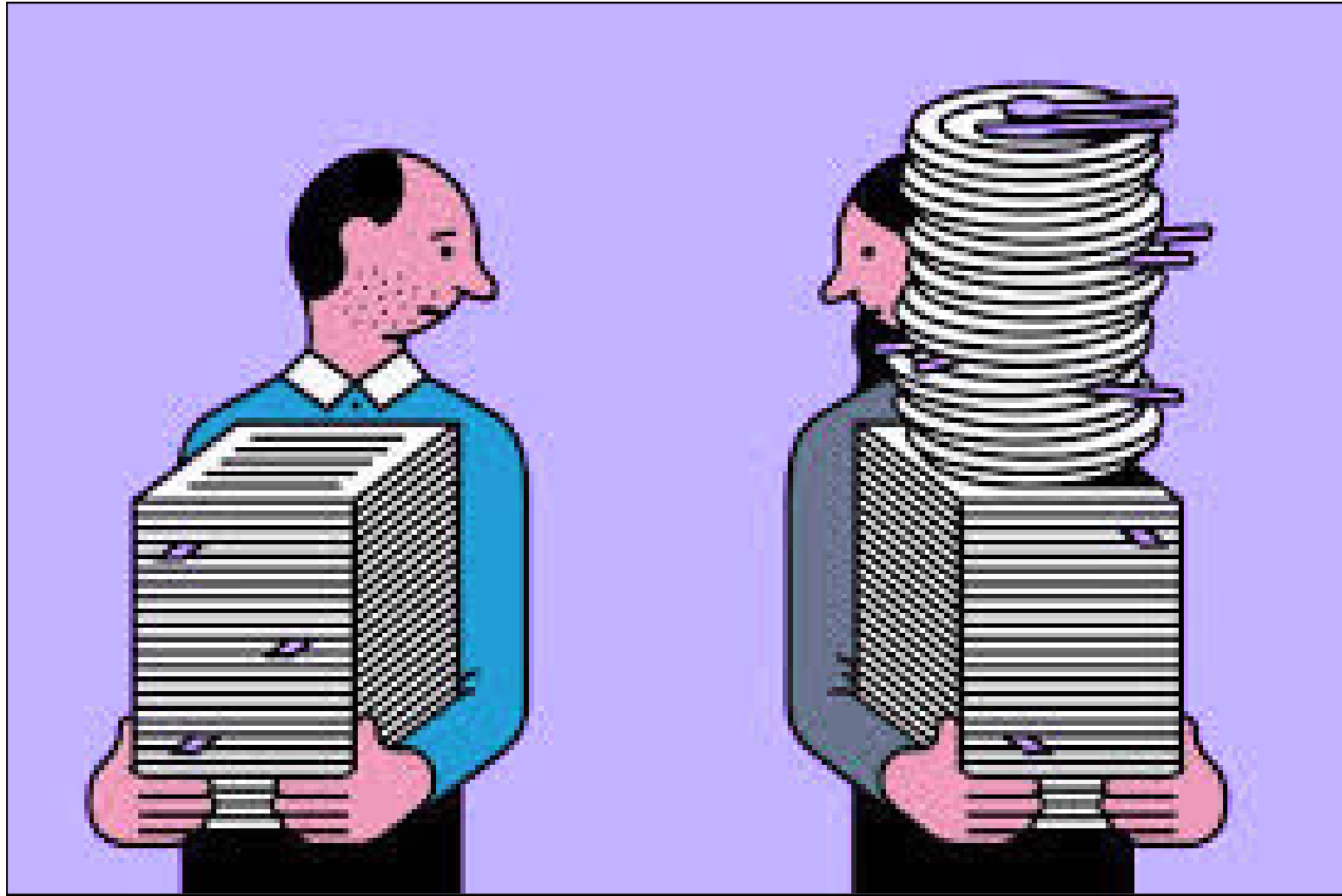
Critical Global Indicators

- 25.7 percentage point difference between male and female labor force participation worldwide
- Women globally spend 2.7 times more time on unpaid care work than men
- Closing gender gaps could increase global GDP per capita by 20%
- At the current pace, gender parity will take 131 years to achieve

Regional variations Tell Different Stories

- High-income countries– Women have greater access to formal employment and social protection
- Low-income countries– Women predominantly engaged in informal sector and vulnerable employment
- Asia-Pacific region– Houses 65% of global informal workforce, with majority in India and China

What is a Gender Gap Index?



- A gender gap index is a tool that measures and compares the disparities between men and women across various dimensions such as education, health, access, etc.
- Gender indices are typically measured on a scale of 0–1 or 0–100, where 0 represents complete disparity in favour and 1 (or 100) represents complete parity between men and women.
- Gender gap indices help identify inequalities between men and women and track progress toward gender equality over time.

MAJOR GLOBAL GENDER GAP INDICES

Gender Index	What it measures	Published by
Global Findex	How adults worldwide use financial services, including access to bank accounts, digital payments, credit, and savings, highlighting financial inclusion and gaps across different populations.	World Bank
Gender Digital Divide Index Report	Measures the extent to which the Internet is accessible and affordable to all in a way that contributes to social and economic progress	DAKA Advisory and Women in Digital Transformation
The Mobile Gender Gap Report	Studies the key barriers preventing women's equal access to and use of mobile, and the actions needed to close the mobile internet gender gap.	World Bank
Gender Inequality Index	The Gender Inequality Index measures gender gaps in health, empowerment, and work.	UNDP
Gender Parity Index	The Gender Parity Index measures female-to-male ratios in educational attainment.	UNESCO

Gender Index	What it measures	Published by
Gender Development Index (GDI)	Compares HDI values for women and men across health, education, and income.	UNDP
Social Institutions and Gender Index (SIGI)	Measures discrimination in social institutions, such as laws, norms, and practices.	OECD Development Centre
Women, Business and the Law Index	Assesses legal barriers for women in employment, entrepreneurship, and property rights.	World Bank
Women's Empowerment Index (WEI)	Focuses on women's agency and decision-making in economic and social life.	UNDP & Oxford Poverty and Human Development Initiative

UNDERSTANDING THE GLOBAL GENDER GAP INDEX

Published annually since 2006, the Global Gender Gap Index has become the most widely referenced tool for measuring gender equality worldwide, ranking 146 countries in 2024.

The World Economic Forum's Global Gender Gap Index measures gender disparities across four key domains using a **0-1 scale** where 1 represents complete parity.

Domain wise indicators list of the Global Gender Gap Index

Economic Participation and Opportunity (Female-to-Male Ratio)

- Labour Force Participation Rate
- Wage Equality for Similar Work
- Estimated Earned Income
- Legislators, Senior Officials, and Managers
- Professional and Technical Workers

Health and Survival (Female-to-Male Ratio)

- Sex Ratio at Birth
- Healthy Life Expectancy

Educational Attainment (Female-to-Male Ratio)

- Literacy Rate
- Enrolment in Primary Education
- Enrolment in Secondary Education
- Enrolment in Tertiary Education

Political Empowerment (Female-to-Male Ratio)

- Women in Parliament
- Women in Ministerial Positions
- Years with Female Head of State (Last 50)

LIMITATIONS OF CURRENT MEASUREMENT

Our analysis reveals five key areas where current gender gap measurement approaches could be enhanced to better serve policy development and strategic planning.

- **Uniform standards** don't account for varying resource constraints and economic structures across countries
- **Informal Economy**–
 - 65% of Asia-Pacific's workforce – unmeasured.
 - 92.2% of unpaid female workers in rural enterprises invisible
- Only 2 health indicators used; excludes nutrition, mental health, and healthcare access
- Focuses on national politics; **misses grassroots democratic participation** achievements
- The Economic Participation sub-index uses wage data from only 12,000 business leaders, inadequately representing informal sectors and lower-income groups.

THE NEED FOR BETTER ASSESSMENT



The Measurement Challenge

Current frameworks apply uniform standards across vastly different economic and social contexts, potentially missing genuine progress and misdirecting policy interventions.



Why This Matters

Guides policy design and implementation strategies, making measurement accuracy essential for developing effective programs that address real barriers to gender equality.



Key Insight:

Development varies significantly across geographies. High-income countries offer greater formal employment access, while low-income countries see higher informal sector participation. These structural differences demand contextualized measurement approaches.

Context-specific measurement strengthens global efforts toward gender equality by guiding policies and investments where they're needed most.

CONTEXTUALISING THE INDEX - THE MISSING PIECES



Countries follow different pathways to gender equality based on their economic structure and development stage. Universal standards miss these diverse approaches.



About 65% of the informal workforce resides in the Asia and Pacific region, with the majority living in India and China

Low-income countries may lack formal sector resources while excelling in grassroots democracy. Agriculture-based economies show different patterns than service economies, requiring **approaches that capture informal contributions.**



India has over 1.4 million elected women in Panchayati Raj Institutions

Unique innovations like India's Panchayati Raj system remain invisible to frameworks focused only on national representation. Without context, policy recommendations may prove ineffective for local conditions.

- **Health**
- **Education**

Key Gender Health Disparities in India – Indicators and Gaps

- Anemia (15–49 years): 57% of women vs. 25% of men suffer from anemia
- Under-5 Anemia: 67% of children under five are anemic, with girls disproportionately affected
- Maternal Mortality Ratio: 97 maternal deaths per 100,000 live births.
- Excess Female Child Mortality: 239,000 annual deaths among girls under five due to neglect/discrimination.
- Self-Reported Morbidity: Women report illness at nearly twice the rate of men.
- Hypertension Diagnosis Gap: Similar prevalence (~21% women, ~24% men), but lower diagnosis and treatment rates among women.
- Depression Prevalence: National Mental Health Survey shows higher rates of depressive disorders among women than men.

What We Learn from Global Indices on Health Indicators

- **Healthy Life Expectancy Gap**

Women in many countries **live longer but face poorer health** in later years.

- **Access to Reproductive & Preventive Healthcare**

Gaps in maternal health, screenings, and vaccinations persist.

- **Healthcare Workforce Gender Disparity**

Women dominate lower-paid roles, underrepresented in leadership.

- **Digital Health Access Gap**

Women less likely to use telehealth or mobile health apps.

- **Mental Health & Well-being Underreported**

Global indices under-measure mental health burdens for women.

Next Steps

- **Telehealth Platforms**

→ Design low-data heavy, multilingual services targeting women in rural areas.

- **Preventive Health Startups**

→ Awareness Programs, and offer subscription-based screenings, maternal care kits, and health tracking.

- **Women HealthTech Products**

→ Focus on menstrual health, reproductive health, and child ; elder care solutions.

- **Workforce Upskilling**

→ Train women health workers in digital tools to increase reach.

- **Mental Health Apps**

→ Culturally adapted counseling and peer support platforms for women.

Key Gender Education Disparities in India – Indicators and Gaps

- **Underrepresentation in STEM and Technical Fields**

Women form ~49% of total higher education enrolments but only ~29–30% in engineering, IT, and computer science.

- **Higher Dropout Rates for Girls in Rural Areas**

Dropouts driven by early marriage, safety concerns, household responsibilities, and lack of resources.

- **Limited Participation in Vocational & Skill Development Programs**

Female participation in skill development programs remains below 30% in several states.

- **Digital Learning Divide**

Only 23.4% of rural households have internet access; girls less likely than boys to have personal devices for learning.

What We Learn from Global Indices on Education Indicators

- Primary education parity is largely achieved, but **gaps emerge at higher levels of schooling.**
- Girls are **underrepresented in certain higher education streams**, especially STEM and technical fields.
- **Dropout rates for girls remain higher** due to socio-cultural and economic factors.
- **Access to digital learning is unequal**, with rural women facing greater barriers.
- **Language and accessibility barriers** restrict digital learning uptake in rural areas.
- **Safety concerns** affect mobility, limiting women's ability to pursue higher education or attend training.

Next Steps

- **EdTech Platforms**

→ Focus on rural digital access, vernacular content, and offline-first learning solutions.

- **Skill Development Platforms**

→ Bridge employability gaps with targeted vocational and entrepreneurship training for women.

- **Safe Learning Ecosystems**

→ Develop transport-linked education hubs or local safe study centers.

- **STEM-focused Initiatives**

→ Scholarships, mentorship, and incubation support for women in tech and engineering.

- Finance
- Digital Connectivity
- Entrepreneurship

Access to Finance and Digital Connectivity

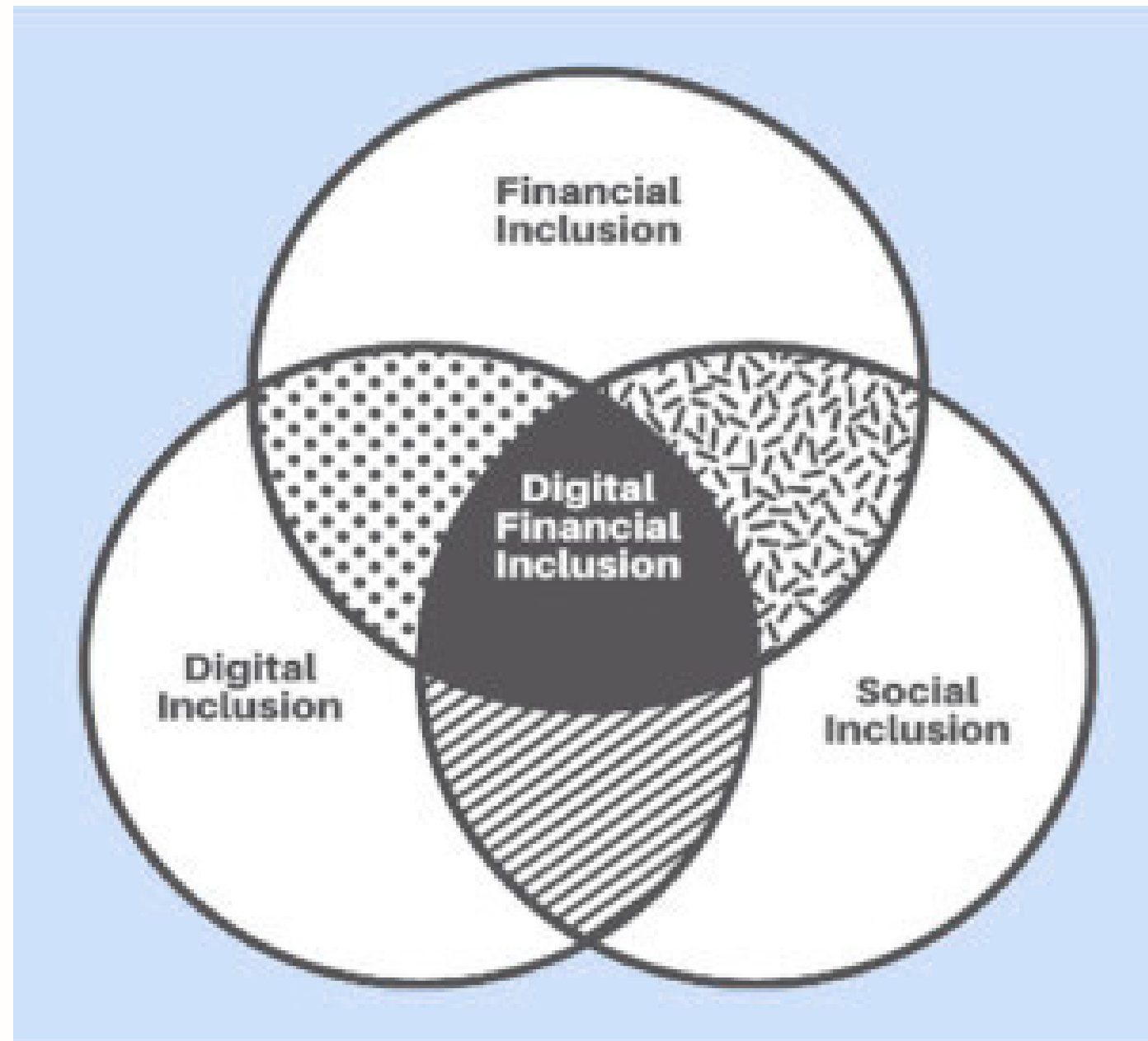
Banking Inequality

- Adults without accounts in low- and middle-income economies are disproportionately women and poor adults.
- Worldwide, women, poor adults, those out of the workforce, and rural residents are less likely to save formally than men, wealthier adults, the wage and self-employed, and urban residents.
- In low- and middle-income economies, only 60 percent of mobile phone owners have a password on their mobile phones, more men than women mobile phone owners have a password on their devices.
- As of 2024, 73 percent of women in low- and middle-income economies had accounts, up from just 50 percent in 2014 and 66 percent in 2021

Digital Divide

- 84% of adults own a mobile phone, mostly smartphones, except in Sub-Saharan Africa.
- Poorer adults are 8 percentage points and women are 9 percentage points less likely to own a phone than wealthier adults and men.
- Phone ownership income gaps exist everywhere, particularly related to smartphones.
- Over 300 million women live without phones just in South Asia.
- Affordability is by far the most common reason people give for not having a mobile phone.

Why Is It Important?



- Digital financial inclusion combines financial, digital, and social access, enabling underserved communities, especially women, to fully participate in the economy, improve livelihoods, and reduce inequality
- Financial inclusion provides people with access to affordable financial services, while digital inclusion ensures they have the tools and skills to use them. Together, they enable social inclusion by giving marginalized groups equal opportunities to participate in economic, cultural, and civic life, reducing inequality and empowering communities.

Women's Financial Inclusion in India

Account ownership

- India now has an account ownership rate close to 90%.
Women and men in India are equally likely to have accounts (Findex, 2025).
- In India, 16% of account holders have inactive accounts, four times the low- and middle-income country average, with men more likely than women to have active accounts; the gender gap in active account ownership has narrowed from 12 percentage points in 2021 to 7 in 2024. (Findex, 2025)
- Women with self-operated bank accounts in India increased from 53% in 2015–16 to 79% in 2019–21.

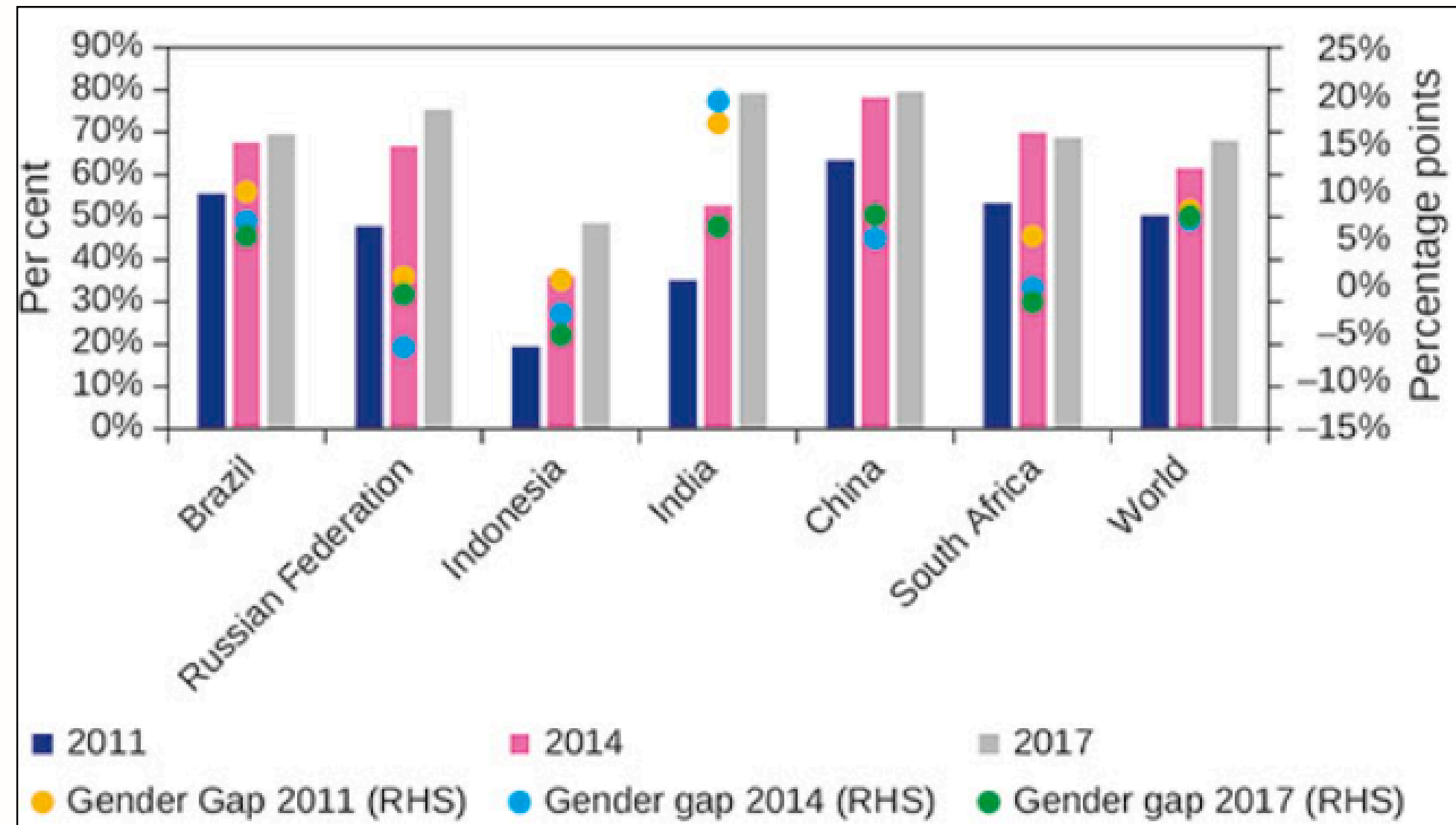


Credit gap

- **Low share of total bank credit** – Women accounted for only 7% of total bank credit in 2017, increasing to 14% by 2022, still far below men's share of approximately 30%. (Chavan, 2020)
- Women's access to credit remains low, even as awareness about microcredit programmes has increased from 41 percent in 2015–16 to 51 percent in 2019–21. (Kumar, 2023)

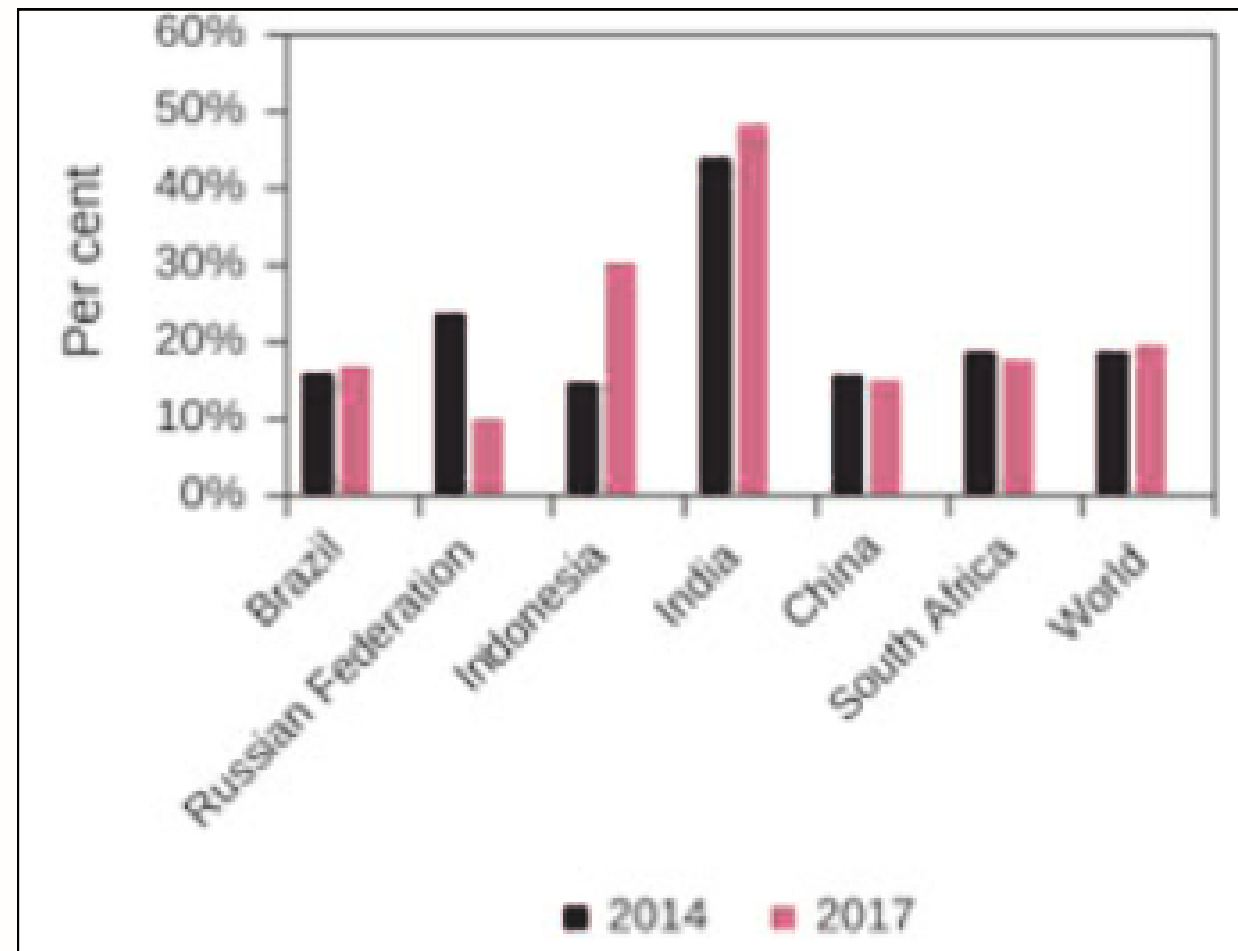
Trend of adult bank account ownership among BRICS countries

- India saw the fastest rise in adult bank account ownership among BRIICS between 2011–2017, driven by financial inclusion policies like PMJDY (Pradhan Mantri Jan Dhan Yojana).
- The gender gap fell the most in this period but remained at 6 percentage points, the second highest after China. (Chavan, 2020)

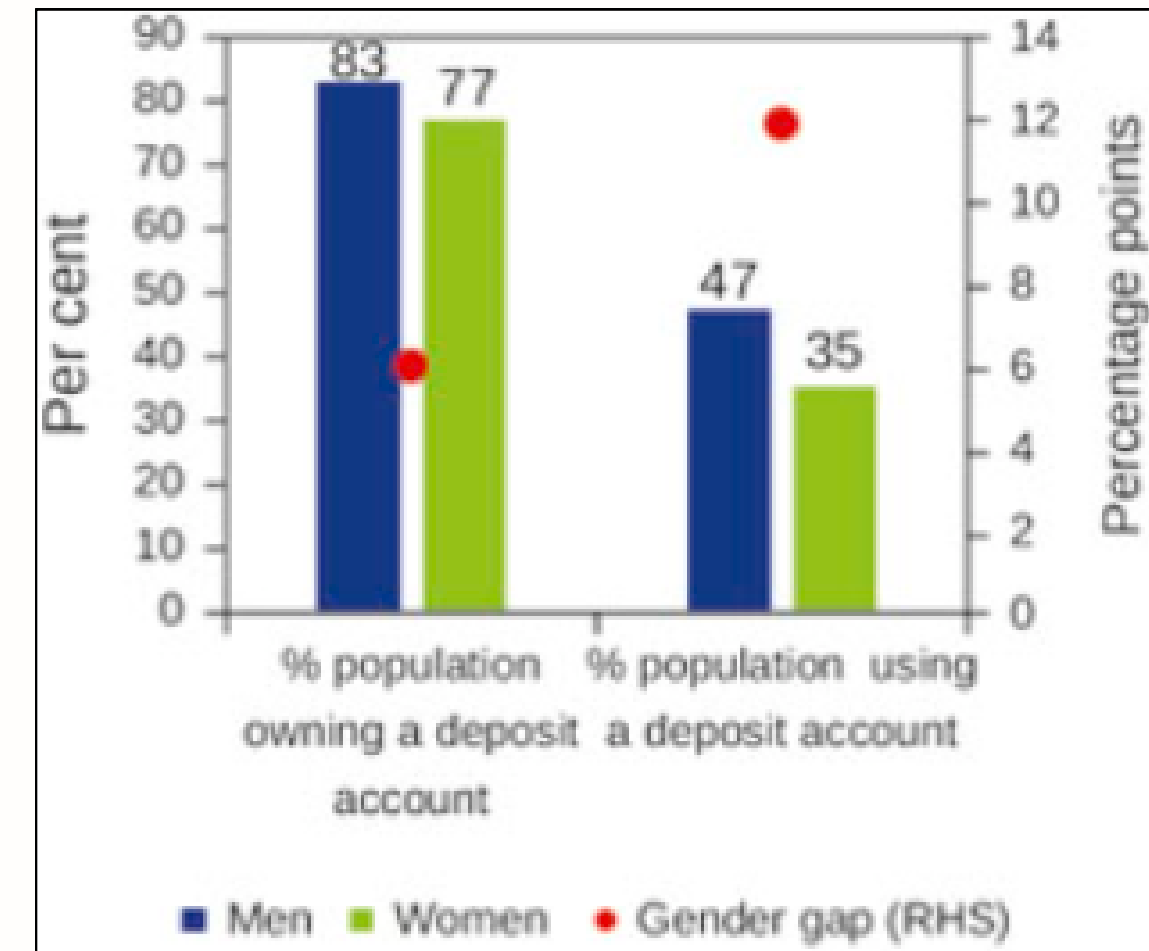


Adult population with deposit accounts in financial institutions, India with BRIICS countries, 2011, 2014, and 2017, in per cents

Extent of usage of bank deposit accounts, by gender, India with BRIICS countries, 2014 and 2017, in per cent



Percentage of adult populations with inactive formal accounts



Gender gap in ownership and usage of formal accounts, 2017

Inactive accounts – While deposit ownership is the first step toward banking, India lagged in usage between 2014 and 2017, account ownership rose but so did the share of inactive accounts with no transactions in the past year. (Chavan, 2020)

Economic inequality drives inactivity – In 2017, 54% of adults cited insufficient funds as the main reason for not using bank accounts, a barrier likely more pronounced for women due to their lower access to economic opportunities. (Chavan, 2020)

Insights into Women's Credit Behaviour in India

◆ **Loan Sanctions to Women India, as on 2023**

- PM Mudra Yojana (PMMY)– 69% of total loans sanctioned to women.
- Stand-up India– 84% of total loans sanctioned to women entrepreneurs.

◆ **Loan Preferences in 2024**

- Although access to business credit for women has improved, gold loans still make up a substantial portion of their borrowing – accounting for 36% of all loans taken by women in 2024, up from 19% in 2019. (NITI Aayog, 2025)

◆ **Women's Credit Participation**

- Since 2019, women's share in Business Loans has grown by 14%, and in Gold Loans by 6%.
- By 2024, 42% of loans availed by women were for personal finance, up slightly from 39% in 2019. (NITI Aayog, 2025)

◆ **Loan Preferences in 2024**

- The number of accounts opened for business purposes has grown 4.6x since 2019, yet such loans make up only 3% of all loans taken by women borrowers in 2024. (NITI Aayog, 2025)

Regional Variations in Women's Financial Participation

Southern states

As of December 2024, the proportion of women with at least one active loan is higher in southern states- Tamil Nadu (44%), Andhra Pradesh (41%), Telangana (35%), and Karnataka (34%), compared to the national average of 31% (NITI Aayog, 2025).

Northern and Central states

Over the past five years, northern and central states like Rajasthan, Uttar Pradesh, and Madhya Pradesh have seen strong growth in the number of active women borrowers, yet their overall share remains below the national average. (NITI Aayog, 2025).

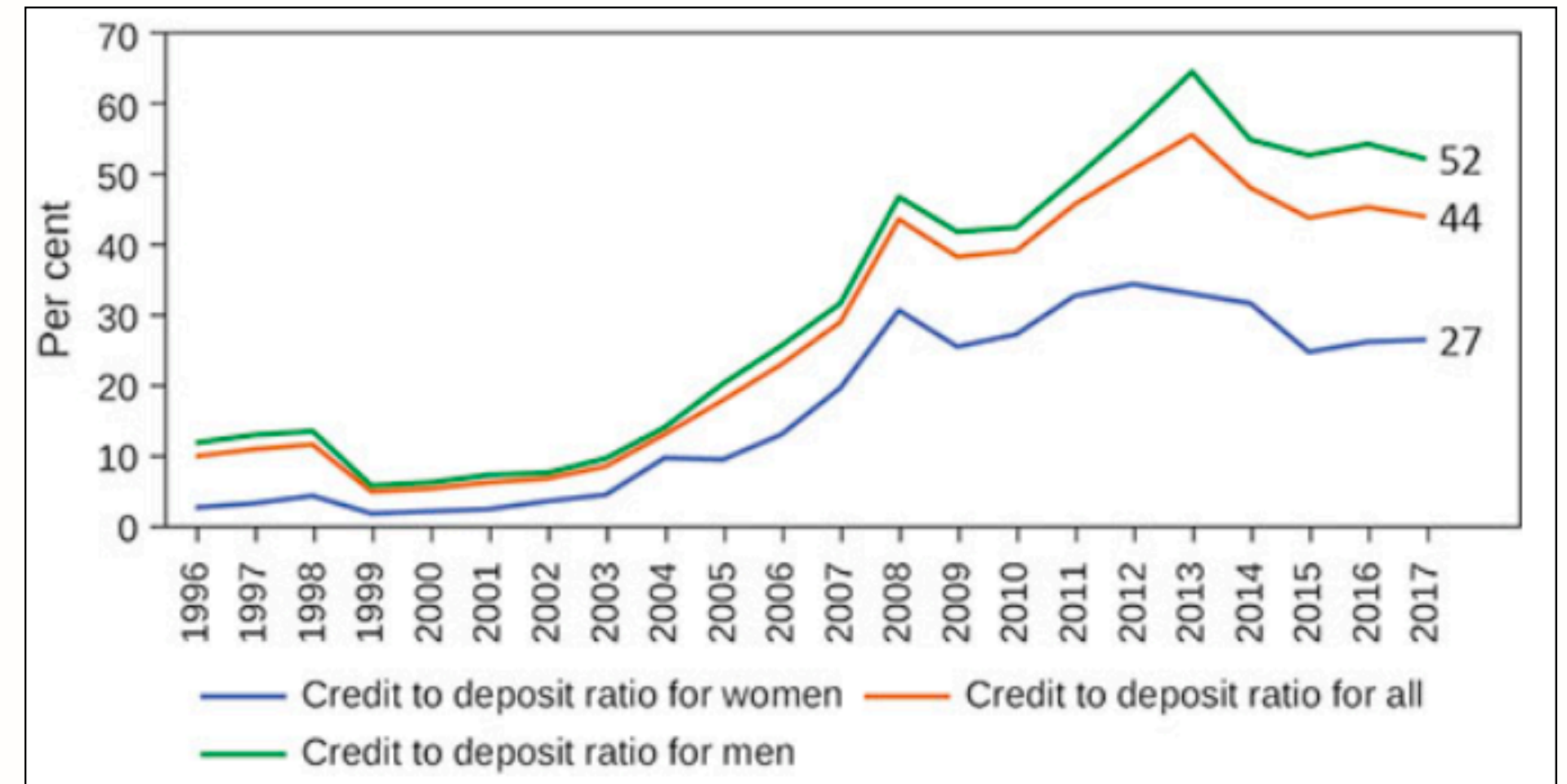
State	Overall Growth (5 Years CAGR)	Growth of Women (5 Years CAGR)	Share of Women (2024)
Uttar Pradesh	16%	20%	23%
Maharashtra	9%	13%	30%
Tamil Nadu	8%	10%	44%
Karnataka	12%	16%	34%
Andhra Pradesh	10%	13%	41%
Rajasthan	14%	20%	26%
Madhya Pradesh	15%	19%	25%

Live loans for top 7 states- Dec 24

Source- NITI Aayog, 2025

Credit to deposit ratio by gender in India

- The credit-to-deposit ratio indicates how much credit or loans a bank extends compared to the deposits it holds, showing the extent to which deposited funds are converted into lending.
- One of the ways to assess women's entitlement to bank credit is by examining their deposit contributions. In 2017, women received credit amounting to only 27% of the deposits they made, compared to 52% for men. This means women's credit-to-deposit ratio was just half that of men. While a lower ratio benefits banks by improving liquidity, for women it reflects significant credit deprivation. (Chavan, 2020)



Credit to deposit ratio by gender, India,
1996–2017, in per cent

Bridging Finance & Digital Gaps – Insights for Indian Startups

- Low Active Account Usage
- Persistent Credit Gap
- Limited Digital Payment Adoption
- Rural Digital Divide
- Mobile Ownership Gap
- Lower Mobile Internet Usage
- Underuse of Mobile Business Tools

Women-Led MSMEs- Growth Drivers Facing Persistent Barriers

- A 2024 study shows that women-led MSMEs in manufacturing were responsible for 63% of new job creation. Yet, despite this remarkable contribution, they continue to encounter structural challenges that hinder their expansion and long-term viability (Sridharan, 2025).
- **Access to Finance and Market**- According to the International Finance Corporation, women-led MSMEs in India face an estimated credit gap of USD 158 billion. Even with initiatives like MUDRA, which disbursed over ₹15,253 crore in FY 2022, many women entrepreneurs still struggle to secure loans, citing collateral demands and high interest rates as major hurdles.
- **Digital Divide**- NASSCOM reports that digital adoption among women remains low, with just 17.6% using digital tools for customer relationship management. This points to a major gap in integrating digital practices into their businesses.

Global Business & Entrepreneurship Indices – Lessons for Indian Startups

- Representation in Leadership

Women are underrepresented in founder and CEO roles → **Build targeted leadership programs and women-led founder networks.**

- Sector Diversification

High concentration in retail/social impact; fewer women in tech, manufacturing → **Encourage cross-sector mentorship and STEM-focused incubation.**

- Boosting Early-Stage Activity

Lower rates of women starting businesses → **Offer pre-incubation support and idea validation platforms for women founders.**

- Moving from Necessity to Opportunity

Many women start due to lack of jobs → **Provide market research, product development training, and scaling strategies.**

- Strengthening Support Networks

Weak mentorship and incubator access → Build inclusive accelerators and peer-learning communities.

Bridging Policy–Practice Gap

Government schemes lack targeted outreach → Design sector-specific awareness drives for women entrepreneurs.

- Scaling Beyond Micro–Level

Limited market linkages and tech adoption → Offer B2B matchmaking, export-readiness, and digital adoption grants.

- Inclusive Ecosystem Building

Global examples show ecosystem collaboration is key → Partner with corporates, investors, and policymakers to sustain women-led growth.

Barriers to Women's Access to Credit in India

- Lack of collateral
- Low financial literacy
- Poor credit history
- Physical mobility restrictions

Barriers to using a mobile phone among Indian adults

Mobile Ownership

India is among a small group of high-population economies where gender differences in mobile phone ownership are particularly large, at between 14 and 25 percentage points (Findex, 2025).

→ High device purchase cost

In India, adults citing high mobile purchase costs as a barrier tend to have low incomes and are more often women than men.

→ High device purchase cost

In India, 29% of adults without mobile phones cite lack of reliable network coverage as the reason.

→ Safety concerns

About 40% of women and men in India without mobile phones cite personal safety concerns, such as theft or harassment, as the reason for non-ownership.

Gender Gap in Mobile Phone and Internet Usage in India

- ◆ Indian women are 15 percent less likely to own a mobile phone, and 33 percent less likely to use mobile internet services than men (Nikore, 2021).
- ◆ As per the National Family Health Survey (2019–21), only one in three women in India (33%) have ever used the internet, compared to more than half (57%) of men (UNFPA, 2023).
- ◆ Rural India faces an even more pronounced divide, with men twice as likely as women to have used the internet (49% vs 25%) (UNFPA, 2023).

Unlocking Revenue Through Women's Financial Inclusion

◆ Higher Customer Value

- Female Jan Dhan customer's lifetime revenue is 12% higher than a male customer's.
- Women are more committed savers when given access.



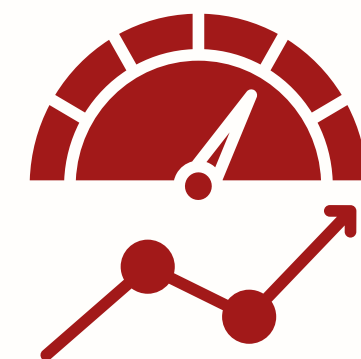
◆ Revenue Potential

- If 100M low-income women develop small-savings habits;
 - 1) ₹20,000 crore in potential deposits.
 - 2) ₹10,000 crore in potential overdrafts to 20M beneficiaries.



◆ Stronger Balances

- Women's average bank balance is 30% higher than men's.



Next Steps

◆ **Southern States Lead as Mature Markets for Women Borrowers, Opening Doors for New Financial Products**

Southern India has the highest share of women borrowers in the country, reflecting mature and well-established credit markets. This maturity creates opportunities to introduce innovative financial products tailored to women's needs, expanding their access to diverse credit options and supporting deeper financial inclusion and economic empowerment in these regions.

◆ **Northern & Central States Emerge as Growing Markets for Women Borrowers, Emphasizing Expansion and Outreach**

Northern and Central India represent emerging markets for women borrowers, highlighting significant potential for growth. The focus is on expanding and deepening the reach of existing financial services to underserved women, improving accessibility and awareness. Strengthening outreach efforts in these regions will enhance women's financial inclusion and enable broader economic participation through tailored credit products and services.

◆ **Shifting from Microcredit Dependence to Diverse Finance for Women**

Financial inclusion strategies often focus mainly on small loans for women. While helpful for basic needs or small businesses, this limits access to larger, long-term credit needed for growth. Without diverse financing options, women risk repeated borrowing of small amounts, hindering entrepreneurship and increasing vulnerability to debt cycles.

◆ **Customized Financial Solutions for Women's Diverse Life Needs**

Customized financial solutions recognize that women have varied needs across education, health, business, housing, childcare, and retirement. Tailoring products to these diverse life stages and responsibilities improves relevance, accessibility, and usability. This approach empowers women to better manage their finances, meet personal and economic goals, and fosters deeper financial inclusion and long-term security by addressing their unique contexts and challenges.

◆ **Customized Products for Women Across Sectors**

Women in different sectors—agriculture, business, healthcare, education, and informal work—have unique financial needs shaped by income patterns and risks. Financial products should be varied accordingly, such as seasonal loans for farmers, working capital for entrepreneurs, insurance for health workers, or flexible microcredit for informal workers, ensuring relevance, accessibility, and deeper financial inclusion.

◆ **Women-Centred Digital Innovation**

Creating digital tools and platforms with direct input from women and girls ensures they reflect real needs, cultural contexts, and usage patterns. Inclusive design improves adoption, accessibility, and usability, while addressing barriers such as affordability, safety, and language. Such solutions not only bridge the digital gender gap but also empower women to participate fully in education, work, entrepreneurship, and civic life.

◆ **Digital literacy and capacity building**

Digital literacy and capacity building helps bridge the gender digital divide by giving women the skills to use digital tools and services confidently. This empowers them socially and economically, reduces barriers from low digital skills, and promotes inclusion in the digital economy.

◆ **Gender-Disaggregated Data Collection and Monitoring**

Collect, analyze, and use gender- and age-disaggregated data to understand gaps in digital access and usage. This data is essential to design targeted policies, measure progress, and adapt interventions to effectively close the gender digital divide.

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Thank You!

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